

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes; applies to cases filed on or after October 17, 2005.
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for person injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans. Applies to cases filed on or after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0648-2
Case: 05-71725

User: admin
Form ID: bl8

Page 1 of 1
Total Served: 24

Date Rcvd: Feb 13, 2006

The following entities were served by first class mail on Feb 15, 2006.

db +Roy Jeffrey Phifer, 3359 E Broad Apt B, Columbus, OH 43213-1011
aty Stephen E Schafer, 8 E Long St, Suite 422, Columbus, OH 43215-2914
tr +Myron N Terlecky, 575 S Third Street, Columbus, OH 43215-5755
ust +Asst US Trustee (Col), Office of the US Trustee, 170 North High Street, Suite 200,
Columbus, OH 43215-2417
9198911 +717 Credit Union, 3181 Larchmont Ave, Warren OH 44483-2435
9198912 +AFNI, P O Box 3097, Bloomington IL 61702-3097
9198914 +Argent Health Care, 1900 W Severs Rd, La Porte IN 46350-7855
9198918 +Dish Network/AFNI, P O Box 3097, Bloomington IL 61702-3097
9198919 +FCNB, 9300 SW Gemini Dr, Beaverton OR 97008-7120
9198920 +FID Collect, 220 E Main St, Alliance OH 44601-2423
9198923 +Guardian National Acceptance Corp, c/o Randy T Slovin Esq, 9435 Waterstone Blvd Ste 270,
Cincinnati OH 45249-8227
9198924 +Huntington Banks 89, c/o Helvey & Associates, 1015 E Center St, Warsaw, IN 46580-3420
9198925 +NCO Financial Services, Acct No: NCOASSIG-6565615, 507 Prudential Road,
Horsham, PA 19044-2308
9198926 +NCO-MEDCLR, P O Box 8547, Philadelphia, PA 19101-8547
9198927 +SBC Consumer Bankruptcy, P O Box 769, Arlington, TX 76004-0769
9198928 +SBC Legal(Attn.Ed Bettendorf), 45 Erieview Plaza, Room 1400, Cleveland, OH 44114-1801
9198929 +Sprint PCS, P O Box 740219, Cincinnati, OH 45274-0219
9198930 +Time Warner, c/o Credit Management, 4200 International, Carrollton, TX 75007-1912
9198931 +Time Warner Cable, P O Box 2553, Columbus, OH 43216-2553
9198932 +Valueland Auto Sales Inc, 1390 W Broad St, Columbus OH 43222-1345
9198933 +Village Green Apts, Acct No: 1261622, 6931 Arlington Rd Ste 400, Bethesda MD 20814-5243

The following entities were served by electronic transmission on Feb 14, 2006 and receipt of the transmission was confirmed on:

9198915 EDI: ARROW.COM Feb 13 2006 23:43:00 Arrow Financial Services, Acct No: 2430,
5996 W Touhy Ave, Niles, IL 60714-4610
9198916 +Fax: 866-393-1342 Feb 14 2006 03:02:02 Centrix Financial LLC, Acct No: 4963101,
6782 S Potomac St, Centennial, CO 80112-3915
9198917 +EDI: ESSL.COM Feb 13 2006 23:43:00 Dish Network, P O Box 33577, Northglen, CO 80233-0577
TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9198913* +AFNI, P O Box 3097, Bloomington IL 61702-3097
9198921* +FID Collect, 220 E Main St, Alliance OH 44601-2423
9198922* +FID Collect, 220 E Main St, Alliance OH 44601-2423

TOTALS: 0, * 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2006

Signature:

